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FAX: 650-739-7100

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FAX: 202-835-7586

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FAX: 44-207-448-3029

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FAX: 49-89-25559-3700

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FAX: 852-2840-0792

SINGAPORE  
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**MILBANK, TWEED, HADLEY & McCLOY LLP**

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PATENT  
Docket No.: 36287-00900

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant(s)** : LARDY et al.  
**Serial No.** : 09/671,783 **Group Art Unit** : 3627  
**Filed** : September 27, 2000 **Examiner** : Gort, Elaine  
**For** : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S  
PROBABILITY OF NO DEFAULT***

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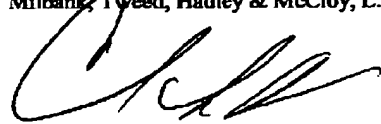
Sir:

I hereby certify that the attached:

## 1. Supplemental Amendment

along with any paper(s) referred to as being attached or enclosed and this Certificate of Transmission are being transmitted to the number indicated above on the date shown below.

Respectfully submitted,  
Milbank, Tweed, Hadley & McCloy, L.L.P.



Chris L. Holm

December 6, 2005

Milbank, Tweed, Hadley & McCloy LLP  
1 Chase Manhattan Plaza  
New York, NY 10005-1413

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Jean-Pierre Lardy et al. Art Unit: 3627  
Serial No.: 09/671,783 Examiner: Elaine L. Gort  
Filed: September 27, 2000  
Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY  
OF NO DEFAULT

**SUPPLEMENTAL AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

The Applicant respectfully submits this Supplemental Amendment following a telephone interview with the Examiner on December 5, 2005.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 4 of this paper.